

A Study on Behaviour of Customers towards the Mobile Banking Services with Reference to Athirappilly Grama Panchayath

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Abstract: *Mobile banking has given the ease to consumer that has reduced the footfall of the consumer in banks by performing the transaction easily by sitting at that place or office. The mobile application of banking is working on the IVR (Interactive Voice Response), SMS (Short Message Service), WAP (Wireless Access Protocol) or Standalone Mobile Application Client channel. The demand and usage of mobile banking increases due to its cost effectiveness and saves the time of the user. It reduces the chances of fraud and user can access at account 24x7. Mobile banking is beneficial not only to the user but also to the bank.*

Keywords: Mobile banking, Demand, Cost effectiveness, Mobile Application

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